

Form ntcabuse

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

Case No.: 19-13218-BFK

Chapter: 7

Judge: Brian F. Kenney

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Curtis Clifford Cain
3503 Eagle Ridge Drive
Woodbridge, VA 22191

Social Security / Individual Taxpayer ID No.:

xxx-xx-8182

Employer Tax ID / Other nos.:

STATEMENT OF PRESUMED ABUSE

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed all of the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee determines that: (1) the debtor's(s') case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's(s') current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2), the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under 11 U.S.C. Sec. 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). Filed by Jack Frankel of Office of the U.S. Trustee on behalf of John P. Fitzgerald, III (Frankel, Jack)

Dated: 9/28/20

United States Trustee

In re:
Curtis Clifford Cain
Debtor(s)

Case No. 19-13218-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Sep 28, 2020

User: chandlerk
Form ID: ntcabuse

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:

Recip ID	Recipient Name and Address
db	#+ Curtis Clifford Cain, 3503 Eagle Ridge Drive, Woodbridge, VA 22191-5073
15043307	+ Aes/turnstile Capital, 1200 N 7th St, Harrisburg, PA 17102-1419
15108592	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15043308	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15043309	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15043314	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15043315	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108-0000
15043319	#+ Dalena Cain, 3503 Eagle Ridge Drive, Woodbridge, VA 22191-5073
15043321	+ Elastic Bank, P.O. Box 950276, Louisville, KY 40295-0276
15043322	+ First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
15043324	+ Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
15052290	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15043333	+ PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
15043334	Stilt Inc, 00000-0000
15043338	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15043339	+ USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15043310	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:49:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15043311	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 29 2020 03:48:44	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15055774	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 29 2020 03:48:07	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15043312	+ Email/Text: bankruptcy@cavps.com	Sep 29 2020 03:33:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
15043316	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 03:32:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15043317	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2020 03:32:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15043318	+ Email/Text: defaultspecialty.us@bbva.com	Sep 29 2020 03:32:00	Compass Bank, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296-0001
15043320	+ Email/Text: electronicbkydocs@nelnet.net	Sep 29 2020 03:32:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

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15043323	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 29 2020 03:34:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15043325	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 29 2020 03:32:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15043313	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 29 2020 03:47:51	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000
15219722	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2020 03:48:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15043327	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2020 03:48:49	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15043328	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2020 03:32:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
15043329	+ Email/PDF: pa_dc_claims@navient.com	Sep 29 2020 03:49:37	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15043330	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 29 2020 03:34:08	Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
15059530	+ Email/Text: ext_ebn_inbox@navyfederal.org	Sep 29 2020 03:34:18	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
15043331	+ Email/Text: bnc@nordstrom.com	Sep 29 2020 03:32:18	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15043332	Email/Text: bkrgeneric@penfed.org	Sep 29 2020 03:31:00	Pentagon Federal Credit Union, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-0000
15231822	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2020 03:47:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15043335	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2020 03:47:50	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15043336	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2020 03:48:43	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15043337	+ Email/PDF: gecsed@recoverycorp.com	Sep 29 2020 03:48:43	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15044034	Email/Text: atlreorg@sec.gov	Sep 29 2020 03:32:00	Office Of Reorganization, Securities and Exchange Commission, 3475 Lenox Road NE Suite 1002, Atlanta GA 30326-7625
15108190	+ Email/Text: electronicbkydocs@nelnet.net	Sep 29 2020 03:32:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
15043340	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 29 2020 03:31:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15043326		Kimberly Williams, unknown
15044035		U.S. Trustee, John P. Fitzgerald, III, Office of the U.S. Trustee
15044033	*	Internal Revenue Service (IRS), PO Box 7346, Philadelphia PA 19101-7346

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

Name	Email Address
H. Jason Gold	jason.gold@nelsonmullins.com VA19@ecfcbis.com;jgold@ecf.epiqsystems.com;hig@trustesolutions.net;robert.ours@nelsonmullins.com;alex.reilly@nelsonmullins.com
Jack Frankel	on behalf of U.S. Trustee John P. Fitzgerald III jack.i.frankel@usdoj.gov, USTPRegion04.ax.ecf@usdoj.gov;paula.f.blades@usdoj.gov
John P. Fitzgerald, III	ustpreion04.ax.ecf@usdoj.gov
Michael Jacob Owen Sandler	on behalf of Debtor Curtis Clifford Cain sandlerlaw@yahoo.com ignmjosandler@gmail.com;r61770@notify.bestcase.com

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